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ABSTRACT

This report summarizes Colorado student aid program expenditures for the 1993-94 fiscal year. The Colorado General Assembly provided $42,235,123 for Colorado student aid programs for the 1993-94 fiscal year, an increase of 13.45 percent over 1992-93. This included money for need-based grants, merit-based grants, work-study, diversity grants, matching funds for the federal Perkins Student Loan Program and State Student Incentive Grants, nursing scholarships, and other categorical programs. In 1993-94, 34,726 students received 44,089 state awards, with an average of $1,008 per award. Minority students comprised 27.9 percent of student aid recipients, and received 31.8 percent of state aid funds. Most recipients were full-time students (91.8 percent), Colorado residents (97.5 percent), independent students (54.3 percent), public institution students (89 percent), and female (56.3 percent). Two appendixes list participating higher education institutions and outline the 1993-94 state legislature's Long Bill Reconciliation for student aid program expenditures. (MDM)

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STATE-FUNDED STUDENT ASSISTANCE AT COLORADO PUBLIC AND PRIVATE COLLEGES AND UNIVERSITIES 1993-1994

December 1994

COLORADO COMMISSION ON HIGHER EDUCATION

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EXECUTIVE SUMMARY

This report summarizes Colorado student aid program expenditures for 1993-94. Highlights of this report include:

- The Colorado General Assembly provided $42,235,123 for Colorado student aid programs for the 1993-94 fiscal year. This represents an increase of 13.45% over 1992-93. Annual financial aid funding increases have averaged 9.67% over the past five years, with a high of 17.24% in 1990-91, to a low of 5.18% in 1991-92. Student full-time equivalent enrollment (FTE) has increased an average of 2.15% per year.

- The total number of state aid awards and the average award increased in 1993-94. In 1992-93, 30,548 students received 39,147 state awards, averaging $908 per award. In 1993-94, 34,726 students received 44,089 state awards, with an average of $1,008 per award.

- Minority students comprised 27.9%[1] of Colorado student aid recipients, and received 31.8% of Colorado aid funds. This is an increase over 1992-93 when minorities comprised 26.0% of Colorado aid recipients and received 27.6% of state funds. Statewide, minority students comprised 17.2% of total student enrollment in 1993-94.

- The percentage of state aid recipients attending part-time decreased in 1993-94. Most recipients (91.8%) were full-time students, while those attending part-time comprised 8.2% of state aid recipients. Part-time students comprised 9.1% of recipients in 1992-93 and 8.7% in 1991-92.

- Most recipients were Colorado residents (97.5%).

- Most recipients were independent students (54.3%).

- Most recipients (89.0%) attended public institutions.

- Most recipients (56.3%) were female. Overall, female enrollment in Colorado publicly-supported institutions was 53.3% during 1993-94.

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[1] These figures do not include students classified as non-resident alien, or students who did not report their ethnicity.

INTRODUCTION

The 1993 Colorado General Assembly provided $42,235,123 for Colorado student financial aid in the 1993-94 fiscal year. Authorization for these appropriations is found in 23-3.3-102 and 23-3.5-103, C.R.S.. These funds are allocated to public, independent and proprietary schools based on policies and procedures for the administration of the funds contained in the *Colorado Handbook for State-Funded Student Assistance Programs*, published by the Commission. The Commission allocates the funds appropriated for need-based grants, merit- based grants, work-study, and required federal match among the participating colleges and universities in Colorado. Institutions make awards to students based on statutory and Commission policy requirements. As a part of those requirements, institutions must submit an annual report of expenditures to the Commission. In turn, the Commission notifies the Joint Budget Committee of these expenditures for the previous year.

In addition to the student aid provided by the Colorado General Assembly, major amounts of funding are provided by the federal government, and by the private banking community through the Stafford Student Loan Program (formerly the Guaranteed Student Loan Program). Institutional and privately-funded student financial aid, as well as federal veterans benefits, also assist students in meeting their educational expenses. Thus, the sources of financial aid available to students attending colleges and universities are as follows:

- State: those funds provided by the Colorado General Assembly and authorized in C.R.S. 23-3.3-102 through 23-3.3-106, which include need-based grants, merit-based grants, Colorado Work-Study, Diversity Grant, State Student Incentive Grant, Colorado Nursing Scholarship, and categorical programs;

- Federal: grant, scholarship, work-study, and loan funds, including student loans administered by the Colorado Student Loan Program, authorized in Title IV of the Higher Education Act, as amended; and

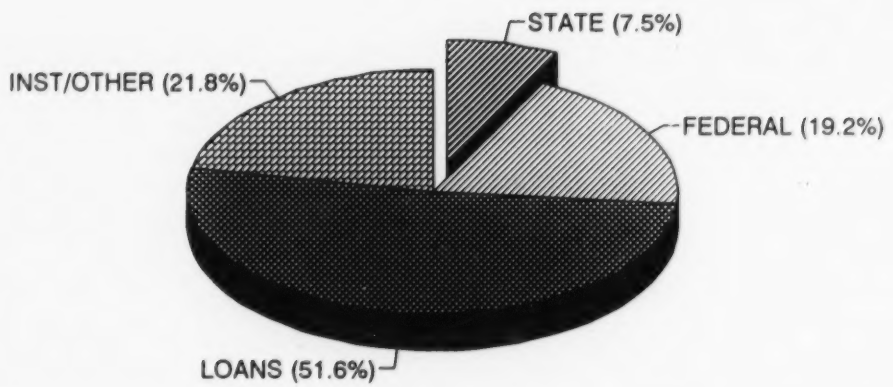
- Other: scholarship, loan, and work-study programs provided by institutions and private organizations.

- NOTE: For information and comparative purposes, federal aid has been divided into two categories, one including grants, work-studies, and campus-based loans. The other includes guaranteed student loans -- Stafford, Supplemental Loans for Students, and Parent Loans for Undergraduate Students.

In 1993-94, the two largest shares of financial aid in Colorado were provided through loans and institutional/other private aid (51.6% and 21.8%, respectively). Federal programs in 1993-94 contributed 19.2% of the total aid awarded. Colorado state programs provide 7.5% of the aid available in Colorado in 1993-94, up from 7.4% in 1992-93. Figure 1A illustrates sources of financial aid in Colorado. Sources of financial aid are listed in Table 1.

Figure 1A

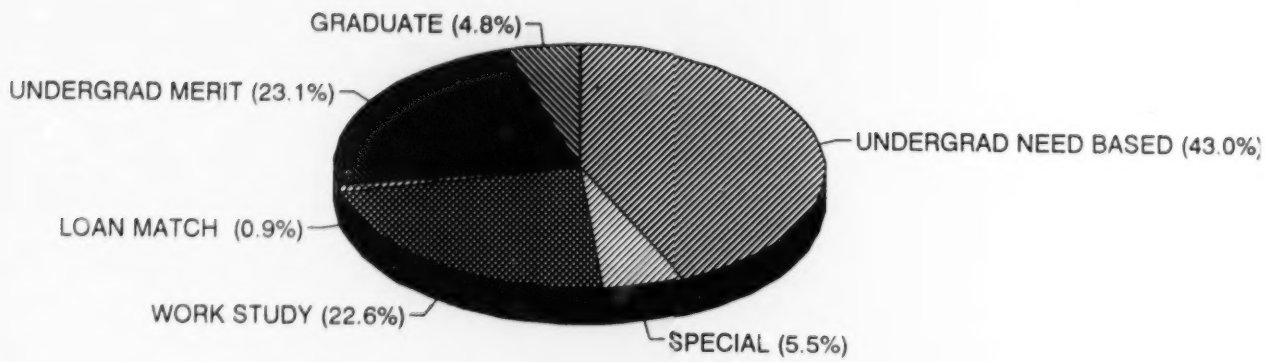
SOURCES OF FINANCIAL AID
IN COLORADO 1993-94



In 1993-94, 43% of state funded student aid was allocated for undergraduate need-based grants, 23.1% for undergraduate merit, 22.6% for work-study, 4.8% to graduate grants and fellowships, and 5.5% to special programs such as diversity grants, nursing scholarships, and other categorical programs. Less than 1.0% was used for federal loan matching requirements. Figure 1B provides detail on how the total appropriation was divided among programs.

Figure 1B

STATE AID DOLLARS
BY PROGRAM 1993-94



PURPOSES AND TYPES OF COLORADO FUNDING

Colorado student aid programs serve four main purposes: assisting students who cannot otherwise afford to attend college (need-based), recognizing and recruiting outstanding students (merit-based), meeting federal matching requirements, and responding to categorical need (Law Enforcement/POW-MIA Dependents' Tuition Assistance, Veteran's Tuition Assistance, Native American Tuition Assistance, and the Colorado Nursing Scholarship).

Need-Based Grants

Colorado Student Incentive Grant, Colorado Student Grant, Colorado Part-Time Grant and Colorado Graduate Grant programs are designed for students with demonstrated financial need. Need-based grants do not have to be repaid.

Financial need is determined by subtracting the student's estimated family contribution from the student's total cost of attendance on an annual basis. The estimated family contribution is determined through a federally specified methodology that assesses individual family financial strength on the basis of income, assets, and family size.

Merit-Based Grants

Colorado Undergraduate Merit and Colorado Graduate Fellowship programs are provided to recognize outstanding achievement of students. In determining the students to whom merit awards are made, only student performance (as measured by grade point average or test scores) or recognized talent in a specific area (such as drama, music, athletics) are considered. Family financial circumstances are not a factor in the award decision. Students with documented financial need are not prohibited from receiving merit awards, and applicants for merit awards are encouraged to apply for need-based aid in order to ensure that they have the opportunity to meet their educational costs from a variety of sources.

Colorado Work-Study

Work-Study is considered a form of "self-help" assistance, since the student is earning money to help meet educational costs. In Colorado, work-study allocations can be used for students with or without regard to their financial need. The authorizing statute requires that no less than 70% of the Colorado Work-Study funds be awarded to students with demonstrated financial need. Up to 30% may be awarded to students on a bases other than financial need.

Diversity Grant

The Colorado Diversity Grant program is a statewide effort to increase diversity of the student population in the Colorado public higher education system. Because of different roles and missions among participating higher education institutions, the program is designed to permit

variation in the areas of diversity that campuses wish to emphasize. While it is recommended that financial need be a factor for eligibility, other factors may be included in selecting recipients. Such awards may be based on academic merit or talent, or be directed primarily to entering or continuing students as a part of recruitment and retention goals. Ethnicity is not the only selection criteria used for the grant. Schools can choose one or more criteria when selecting the recipients.

Required Federal Match

Two federal programs, the Perkins Student Loan Program and the State Student Incentive Grant[1] Program, require a matching state appropriation in order to participate. Colorado provides the required match so that Colorado students may receive the benefits of these programs.

Colorado Nursing Scholarship

The Colorado Nursing Scholarship Program is designed to provide assistance to individuals wishing to pursue nursing education. This program is considered a grant if the student agrees to practice nursing in Colorado upon completion of their education. If the student does not practice nursing in Colorado, the grant must be repaid. Eligibility is limited to Colorado residents.

Categorical Programs

Law Enforcement/POW/MIA Dependents Tuition Assistance is referred to as a categorical program. Eligibility is determined on the basis of service in the armed forces, law enforcement, or fire protection organization. The awards are based on statutory guidelines which were developed in recognition of service to the state.

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[1]Because the administrative duties for the State Student Incentive Grant Program are assigned to the Colorado Commission on Higher Education by the U.S. Secretary of Education, the program is named the Colorado Student Incentive Grant Program and funds are allocated to institutions to be used for need-based grants.

STATE AID APPROPRIATIONS

All programs experienced large increases in the early 1980's, especially work-study and merit scholarships. The total appropriation increased steadily until 1987-88 when need, merit and work-study aid decreased. The increase in 1988-89 compensated for the loss in 1987-88 and increased by 4.1% over 1986-87 funding levels. In 1989-90 need, merit, and work-study funds were appropriated as a lump sum, and increased overall by 5.5%. Since that time, all programs have received funding increases; the largest increases were in need-based grants. Funding for that program has more than doubled since 1988-89.

Colorado state aid has served an increasing number of students over the past five years. In 1988-89, 26,590 students received 34,445 awards. (Some students receive awards in multiple programs.) In 1993-94, 34,726 students received 44,089 state awards. The number of recipients and awards has increased by 12.0% and 11.2% respectively. Between 1989-90 and 1993-94, the state appropriation for financial aid increased by 59.6%, from $28,236,410 to 42,235,123. Table 2, attached, presents the history of state financial aid appropriations since 1982-83.

ALLOCATION COLORADO STUDENT AID APPROPRIATIONS

The Commission allocates appropriated funds for need-based grants, merit-based grants, work-study programs, and required federal match among participating colleges and universities in Colorado. Institutions make awards to students based on statutory and Commission policy requirements.

Because of the unique entitlement nature of the Law Enforcement/POW/MIA Dependents Tuition Assistance and the Veteran's Tuition Assistance programs, the Commission administers these programs centrally. Staff receive verification of enrollment and other criteria as required by policy, and authorize payment directly to the institution on behalf of the student.

The statutes authorizing state student aid programs allow expenditures in any program to exceed the original appropriation by up to 10% of such appropriation, so long as total expenditures remain within the appropriation for all the student aid programs. This provision permits the most effective use of the funds by making it possible to reallocate funds in response to student needs.

Expenditures by program for 1993-94 are listed below:

	Expenditures
Need-Based Grants	$17,916,116
Merit-Based Grants	$10,300,050
Work-Study[2]	$10,070,969
Colorado Student Incentive Grant	$ 2,010,296
Required Federal Match	$ 405,793
Colorado Nursing Grant	$ 230,910
Native American Tuition Assistance	$ 2,198,927
Law/POW Tuition Assistance	$ 22,504
Total	$43,155,565

[2]includes $30,491 work-study roll forward from FY 1993.

ESTIMATING STUDENT COSTS USING CCHE BUDGET PARAMETERS

The *Colorado Handbook for State-Funded Student Assistance Programs* provides guidelines for setting student budgets. The following information was used to estimate student expenses for 1993-94:

1. For public institutions, actual tuition and fees were used for undergraduate and graduate students. For non-public institution, the actual tuition and mandatory fees at a group of comparable public institutions and a general fund offset were used.

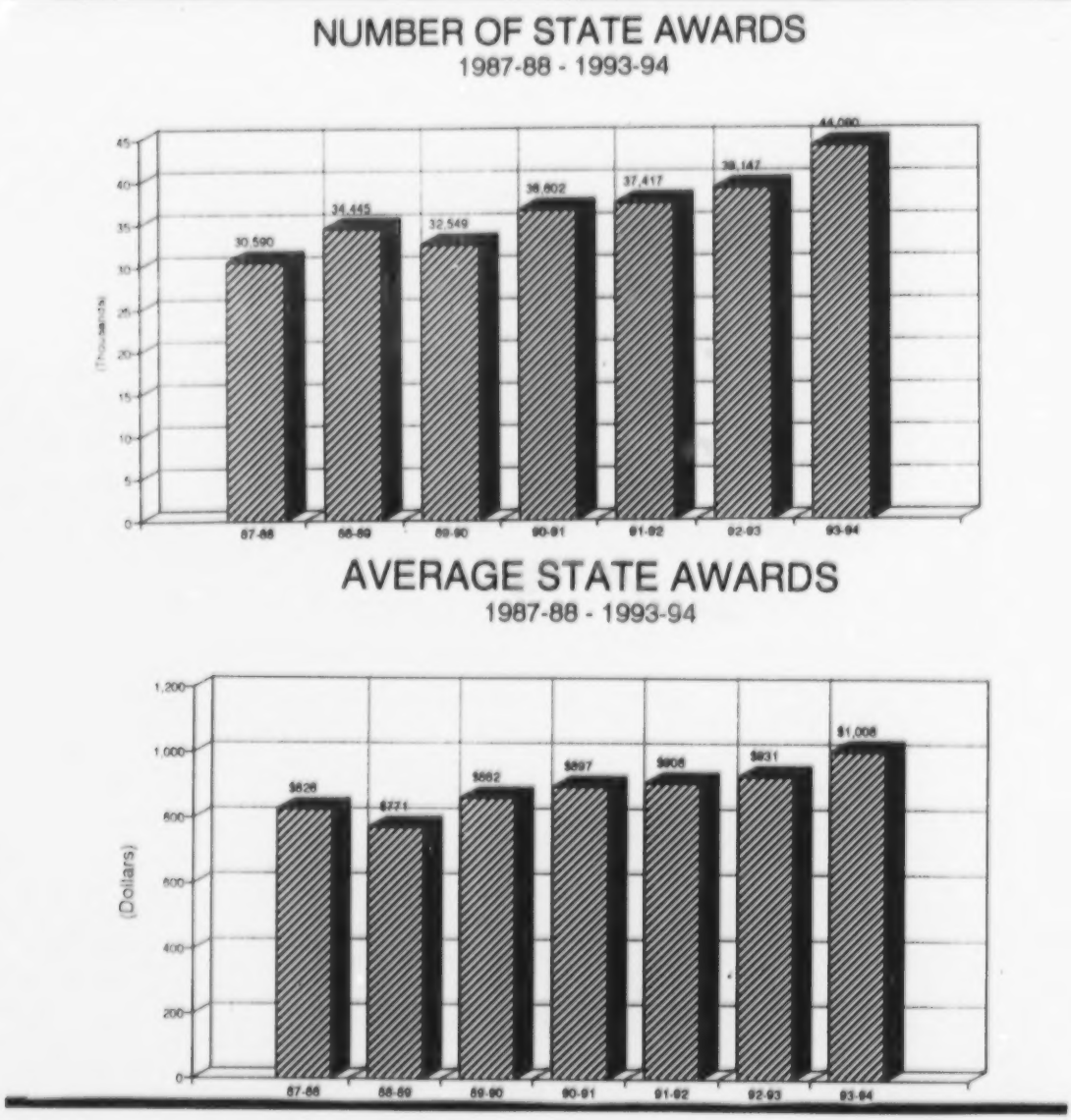
2. The mid-point of the Commission parameters were used to estimate allowances for living expenses, and books and supplies for all students, The living allowance was an estimate of room and board costs, and personal expenses such as clothing, laundry, and recreation. Each institution has the flexibility to award additional aid to students for other items such as child care and medical expenses. For 1993-94 allocations, standard budgets for nine-month undergraduate programs ranged from approximately $7,922 at a community college, to $8,915 at a four year college, to $14,035 at an independent institution.

3. Tuition, fees, books and supplies were reduced by one-half for half-time students. Living expenses remain the same.

CHARACTERISTICS OF AID RECIPIENTS

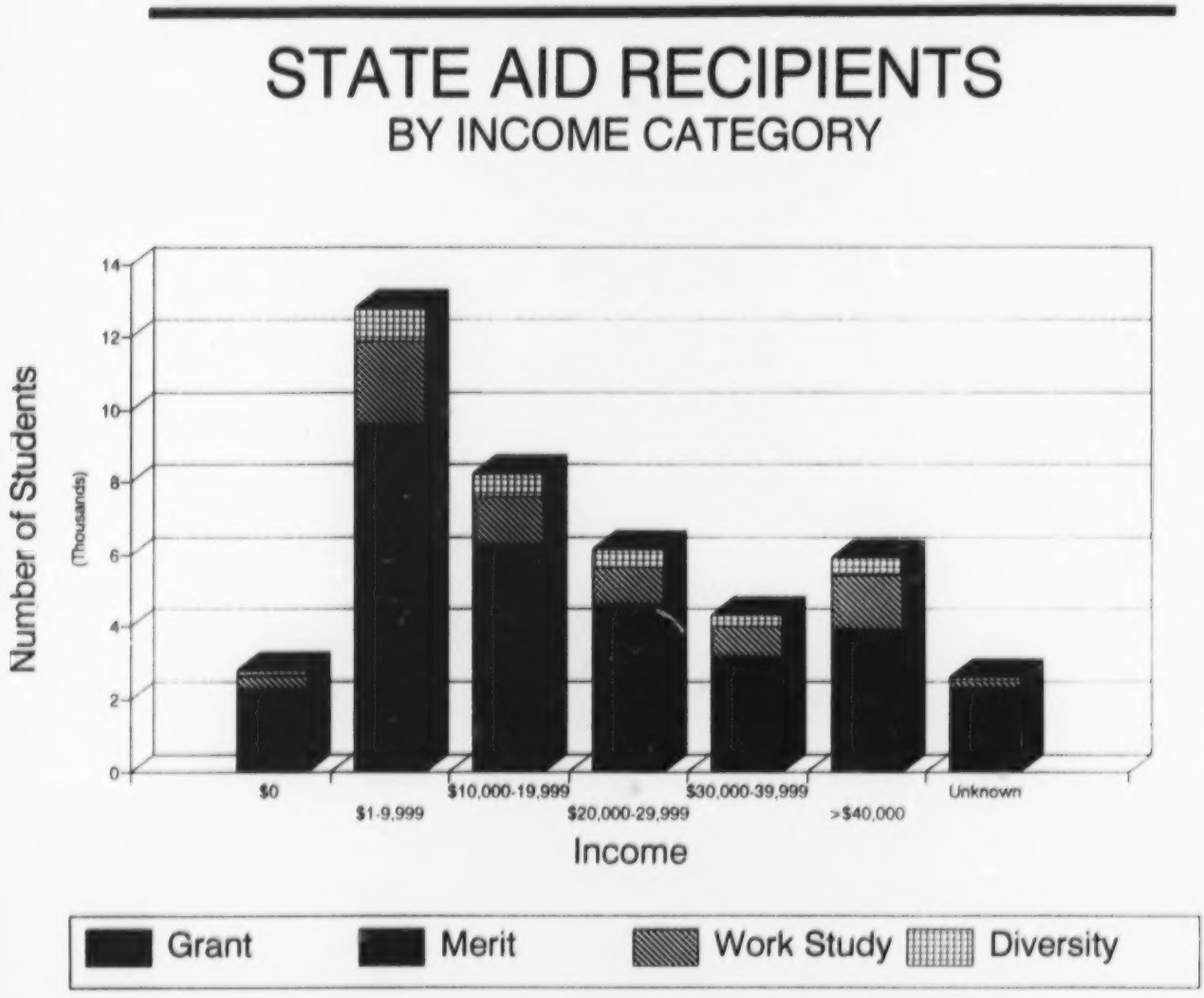
The number of state awards increased from 30,590 in 1987-88 to 44,089 in 1993-94. The average award has increased from a low of $771 in 1988-89 to $1,008 in 1993-94.

Figures 2A & 2B



Undergraduate students from lower economic levels (family income of less than $20,000) received a significant portion of need based grants (63.1%). They also received 54.0% of work-study awards, 57.3% of diversity awards and 54.5% of merit awards. Thus, the programs designed to recognize outstanding achievement are also helping to meet student financial need. Distribution of state awards by income level are displayed in Figure 3.

Figure 3



Ethnic minorities received 31.8% of state funds awarded in 1993-94. A further breakdown shows that minority students received 32.0% of all need-based funds. Since students are not required to report ethnicity in order to receive aid from state funds, the ethnicity of a substantial number of recipients is not known.

Most student aid recipients (54.3%) were classified as independent students for 1993-94. In 1988-89, the distribution of state awards was affected by a national change in the methodology used to determine student's dependency status. Federal regulations define an independent student as someone who is either 24 years of age, married, a veteran of the armed services, enrolled in a graduate program, a ward of the court (or has no living parents), or someone who has dependents. Independent students (receiving no financial support from parents) increased 10% (from 40% to 50% of all students) that year. The trend has since stabilized, increasing to 53.2% in 1990-91, 53.5% in 1991-92 and 54.8% in 1992-93.

Nearly all recipients (97.5%) of Colorado student aid are Colorado residents. Non-residents are eligible for Undergraduate Merit awards and Graduate Fellowship awards. CCHE policy prohibits schools from awarding more than 12% of their total merit-based funds to non-residents.

As in previous years, more women than men received student assistance in Colorado. They received 56.3% of all student aid funds in 1993-94. Women make up the majority of statewide enrollment.

While part-time students are eligible for Colorado student aid programs, most funds (91.8%) go to full-time students. In general, full-time students demonstrate a greater financial need due to their higher tuition burden. The percentage of part-time recipients, however, has more than doubled since 1991, from 4% in 1990-91 to 8.2% in 1993-94. This is at least partially accounted for by the introduction of the Colorado Part-Time Grant in 1991-92.

Funding for the Colorado Nursing Scholarship remained at $220,800 in 1993-94. The Commission awarded 172 students an average of $1,283 in 1993-94. The majority of Colorado Nursing Scholarship awards were made to first-time recipients (68.6%). As in the past, most of the recipients were female (76.2%). Ethnic minorities received 13.4% of the awards in 1993-94. A little less than half (43.6%) of the recipients were pursuing a Baccalaureate degree, 37.8% were pursuing an Associate degree, 5.2% were pursuing a Masters degree, 8.1% were pursuing a certificate or license, and 5.2% were other or unknown.

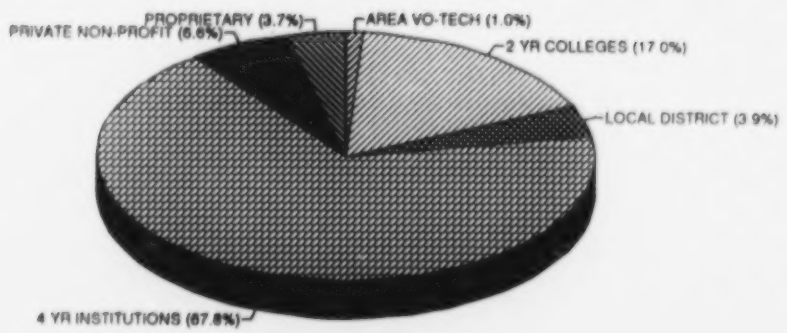
Students attending public institutions received 89.0% of all state aid in 1993-94. Students attending private and proprietary institutions have had access to all Colorado student aid programs since 1983-84. Participation had previously been limited to the Colorado Student Incentive Grant Program. The percentage of funds allocated to private and proprietary institutions remained stable, moving from 10.5% in 1991-92, to 10.8% in 1992-93, and 11.0% in 1993-94.

DISTRIBUTION OF STATE AID AMONG INSTITUTIONS

The four-year institutions received most of the state aid (67.8%). The community college system received the second largest portion (17.0%). This is further detailed in Figure 3A. The four-year institutions have the state's highest FTE count of 94,920 and the community college system has the second highest total FTE count of 33,440. Three private, non-profit and 24 proprietary institutions also participate in Colorado student assistance programs. (See Appendix A for a complete list of participating institutions.)

Figure 3A

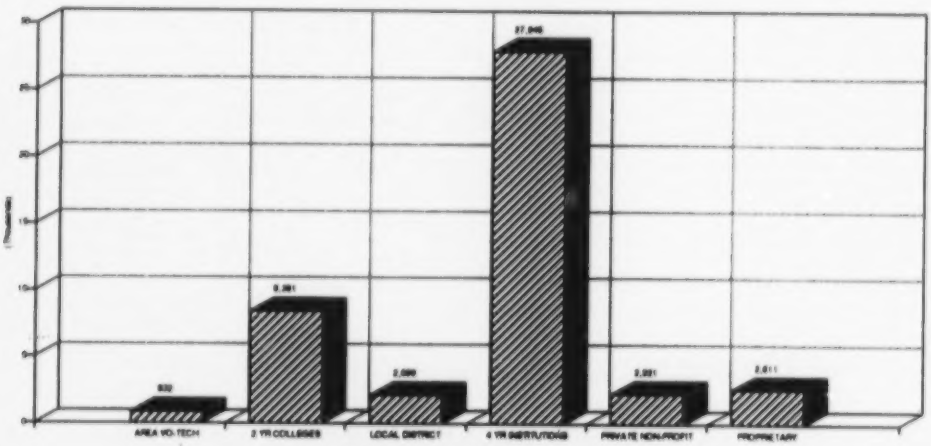
DISTRIBUTION OF STATE AID
AMONG INSTITUTION TYPES



Four year institutions distributed out 27,945 awards averaging $1,077. The community college system distributed 8,381 awards averaging $904 per award. These figures are shown in Figures 3B and 3C respectively.

Figures 3B & 3C

NUMBER OF AWARDS
BY INSTITUTION TYPE



AVERAGE AWARD AMOUNT
BY INSTITUTION TYPE

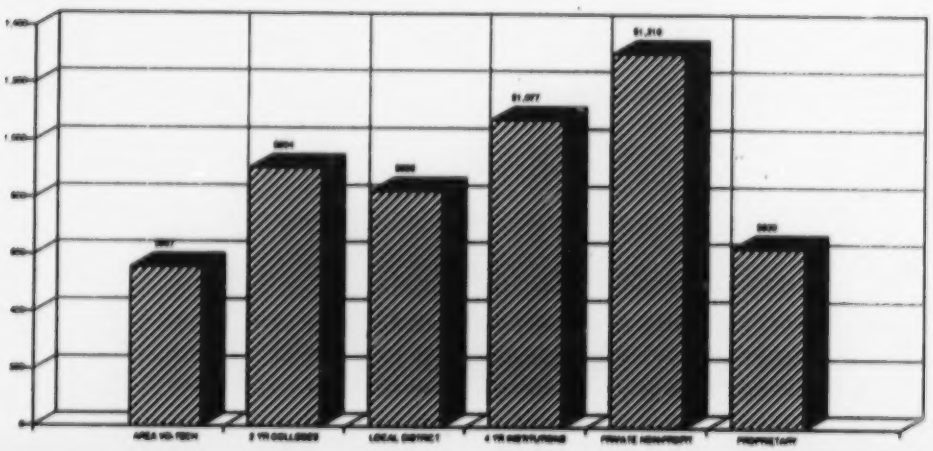


TABLE 1

PRIMARY SOURCES OF STUDENT FINANCIAL AID IN COLORADO - 1993-94

TYPES OF FINACIAL AID	ALL RECIPIENTS	RESIDENT RECIPIENTS	NON-RESIDENT RECIPIENTS
Need Based Aid	$17,916,116	$17,916,116	$0
Work Study	$10,070,969	$10,070,969	$0
Merit Based Aid	$10,300,050	$9,831,204	$468,846
Required Federal Match	$405,793	$405,793	$0
Law Enforcement/POW Tuition Assistance	$22,504	$22,504	$0
Nursing Scholarships	$230,910	$230,910	$0
Native American Tuition Assistance	$2,198,927	$2,198,927	$0
State Student Incentive Grant - (Part Federal)	$2,010,296	$2,010,296	$0
TOTAL STATE FUNDS	$42,161,346	$41,692,500	$468,846
TOTAL FEDERAL FUNDS (SSIG)	$994,219	$994,219	$0
FEDERAL STUDENT AID PROGRAMS			
Pell Grants	$69,386,486	$63,629,645	$5,756,841
Supplemental Educational Opportunity Grant	$8,192,597	$6,264,760	$1,927,837
College Work Study	$8,302,208	$6,089,533	$2,212,675
Paul Douglas Teacher Scholarship	$141,160	$140,410	$750
Perkins Loans	$15,860,242	$12,096,777	$3,763,465
Other Federal	$9,304,916	$5,101,455	$4,203,461
TOTAL FEDERAL FUNDS	$111,187,609	$93,322,580	$17,865,029
LOANS			
Guaranteed Student Loans	$200,613,849	$168,524,521	$32,089,328
SLS/PLUS	$97,684,725	$69,954,661	$27,730,064
Other Federal Loans	$186,402	$128,979	$57,423
TOTAL LOANS	$298,484,976	$238,608,161	$59,876,815
OTHER			
Institutional Scholarships	$69,117,594	$37,531,265	$31,586,329
Institutional Employment	$15,598,580	$12,005,429	$3,593,151
Institutional Funds	$1,243,783	$803,091	$440,692
Outside Scholarships/Loans	$40,109,038	$31,882,068	$8,226,970
TOTAL OTHER FUNDS	$126,068,995	$82,221,853	$43,847,142
TOTAL FINANCIAL AID 1993-94	$578,897,145	$456,839,313	$122,057,832

TABLE 2

State Aid Appropriations by Year

State Programs Total Appropriations (from Long Bills including supplementals)

Year	Need-Based Grants		Work Study	Merit-Based Awards		Total Need Work, Merit	Federal Match	Veterans Tuit Asst.	Law/POW Tuit Asst.	Native Amer. & Other		Total State Aid	% Change State Aid
1982-83	$5,975,381		$4,729,087	$6,917,411		$17,621,879	$1,106,824	$296,424	$900	$0		$19,026,027	23.24%
1983-84	$6,368,807		$6,200,521	$7,390,399		$19,959,727	$940,022	$316,000	$1,500	$0		$21,217,249	11.52%
1984-85	$7,440,163		$6,669,226	$7,440,163		$21,549,552	$1,293,963	$225,000	$2,000	$0		$23,070,515	8.73%
1985-86	$8,021,185		$7,145,054	$7,784,782		$22,951,021	$1,227,133	$119,983	$5,500	$0		$24,303,637	5.35%
1986-87	$8,289,155		$7,412,946	$8,367,980		$24,070,081	$1,186,549	$99,000	$8,650	$506,086	(1)	$25,870,366	6.45%
1987-88	$8,043,902		$7,204,628	$8,132,796		$23,381,326	$1,205,849	$60,000	$14,965	$1,255,690		$25,917,830	0.18%
1988-89	$8,348,724		$7,460,952	$8,440,988		$24,250,664	$1,205,849	$25,000	$15,653	$1,251,982	(2)	$26,749,148	3.21%
1989-90						$25,480,725	$1,205,849	$15,000	$20,747	$1,514,089	(2)	$28,236,410	5.56%
1990-91	$11,033,697		$9,552,181	$9,662,922		$30,248,800	$1,205,849	$15,000	$20,747	$1,613,612	(2)	$33,104,008	17.24%
1991-92	$12,783,697	(3)	$9,302,181	$9,662,922		$31,748,800	$1,205,849	$15,000	$20,747	$1,827,893	(2)	$34,818,289	5.18%
1992-93	$13,633,697	(3)	$9,872,181	$10,112,922		$33,818,800	$1,290,849	$15,000	$20,747	$2,082,801	(2)	$37,228,197	6.92%
1993-94	$17,833,697	(4)	$10,132,181	$10,302,922		$38,268,800	$1,510,849	$15,000	$20,747	$2,419,727	(2)	$42,235,123	13.45%

(1) Merit-Based Program for Teachers and first year of Native American Tuition Assistance
(2) Includes Nursing Student Grants and Grants to Students at Private Schools
(3) Includes $500,000 designated for part-time students
(4) Includes $750,000 designated for part-time students

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Appendix A: Participating Institutions

University of Colorado at Boulder
University of Colorado at Colorado Springs
University of Colorado at Denver
University of Colorado - Health Sciences Center

Colorado State University
Fort Lewis College
University of Southern Colorado

Adams State College
Mesa State College
Metropolitan State College of Denver
Western State College

Colorado School of Mines

University of Northern Colorado

Arapahoe Community College
Community College of Aurora
Community College of Denver
Front Range Community College
Lamar Community College
Morgan Community College
Otero Junior College
Pikes Peak Community College
Pueblo Community College
Red Rocks Community College
Trinidad State Junior College

Aims Community College
Colorado Mountain College
Colorado Northwestern Community College
Northeastern Junior College

Emily Griffith Opportunity School
San Juan Basin AVS
San Luis Valley AVS
T.H. Pickens AVS

The Colorado College
Regis University
University of Denver

Americana Beauty College 1
Americana Beauty College 2
Americana Beauty College 3
Americana Beauty College 6
American Diesel & Automotive College
Barnes Business College
Blair Junior College
Colorado Aero Tech
Colorado Beauty College 3
Columbine Beauty School 1
Columbine Beauty School 2
Columbine Beauty School 3
Concorde Career Institute
Colorado Institute of Art
Colorado Technical College
Denver Institute of Technology
Denver Technical College
Glenwood Beauty Academy
International Beauty Academy
PPI Health Careers School
Parks Junior College
Pueblo College of Business
Rocky Mountain College of Art & Design
Technical Trades Institute

Appendix B: 1993-94 Long Bill Reconciliation

Program	Roll Forward from FY 1993	FY 1994 Appropriation	Transfers	FY 1994 Expenditures	Roll Forward to FY 1995
Need-Based Grants	$0	$17,083,697	$87,726	$17,171,423	$0
Merit-Based Grants	$0	$10,302,922	($2,872)	$10,300,050	$0
Work-Study	$30,491	$10,132,181	$2,156	$10,070,969	$93,859
CSIG	$0	$2,010,296	$0	$2,010,296	$0
Loan Match	$0	$494,772	($88,979)	$405,793	$0
Part-Time Grant	$0	$750,000	($5,307)	$744,693	$0
Nurses Training	$0	$220,800	$10,111	$230,910	$0
Law Enforcement/POW	$0	$20,747	$1,757	$22,504	$0
Veteran's Tuition Asst	$0	$15,000	($4,592)	$0	$10,408[3]
Native American	$0	$2,198,927	$0	$2,198,927	$0
Total	$30,491	$43,229,342	$0	$43,155,565	$104,268

[3]Reverted to the General Fund

1294/150/CS

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